

REMARKS

Claims 1, 5 - 7, 22 - 24, 30, 34 - 36 and 50 - 52 have been amended.

Claims 1 - 59 are present in the subject application.

In the Office Action dated February 27, 2006, the Examiner has rejected claims 1, 4, 8, 9, 13, 14, 17 - 19, 50, 53, 54, 56 and 57 under 35 U.S.C. §102(e), and has rejected claims 2, 3, 5 - 7, 10 - 12, 15, 16, 20 - 49, 51, 52, 55 and 58 - 59 under 35 U.S.C. §103(a). Favorable reconsideration of the subject application is respectfully requested in view of the following remarks.

The Examiner: has rejected claims 1, 4, 8, 9, 13, 14, 17 - 19, 50, 53, 54, 56 and 57 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent Application Publication No. 2002/0069166 (Moreau et al.); has rejected claims 2, 6, 7, 20, 21, 51, 52, 58 and 59 under 35 U.S.C. §103(a) as being unpatentable over the Moreau et al. publication and further in view of U.S. Patent Application Publication No. 2001/0044787(Shwartz et al.); has rejected claim 3 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al. and Shwartz et al. publications and further in view of U.S. Patent Application Publication No. 2001/0037311(McCoy et al.); has rejected claims 5 and 34 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al. and Shwartz et al. publications, and further in view of U.S. Patent Application Publication No. 2003/0167392 (Fransdonk); has rejected claims 10 and 11 under 35 U.S.C. §103(a) as being unpatentable over the Moreau et al. publication; has rejected claims 12 and 55 under 35 U.S.C. §103(a) as being unpatentable over the Moreau et al. publication and further in view of U.S. Patent Application Publication No. 2003/0126067(Seifert et al.); has rejected claim 15 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al. and Shwartz et al. publications, and further in view of U.S. Patent Application Publication No. 2004/0143600(Musgrove et al.); has rejected claims 16 and 45 under 35 U.S.C. §103(a) as being

unpatentable over the combination of the Moreau et al. and Schwartz et al. publications, and further in view of U.S. Patent No. 5,983,204(Debe); has rejected claims 22 - 31, 35 - 40, 42 - 44 and 46 - 49 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al. and Schwartz et al. publications; has rejected claim 32 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al., Schwartz et al. and McCoy et al. publications; and has rejected claim 41 under 35 U.S.C. §103(a) as being unpatentable over the combination of the Moreau et al. and Schwartz et al. publications in view of the Seifert et al. publication.

Applicants gratefully acknowledge the courtesies extended by Examiner Worjloh during the recent Interview of April 19, 2006. Applicants submitted a proposed claim amendment for the Interview that further clarified the present invention and recited the features of the system completing the user selected transaction over the network. Applicants described the present invention system and indicated that the system enabled transactions (e.g., payment of a utility bill, purchase of goods and/or services, etc.) to be conducted over a network with payment by customers for the transactions in forms including cash. Applicants further indicated that the network transactions are performed by the system in real time using the web site of the particular merchant or provider offering the goods and/or services. Since the merchant web site is utilized by the present invention system to perform the transaction, no pre-arranged contracts or agreements are needed with the merchant or provider. Applicants considered the proposed claim and/or the described features to distinguish the invention from the cited Moreau et al. and Schwartz et al. publications.

An agreement was reached and the Examiner suggested that the claims be amended to include the features of real time interaction and non-contractual arrangements. The Examiner indicated that a further search and/or consideration would be required.

In order to expedite prosecution of the subject application, independent claims 1, 22, 30 and

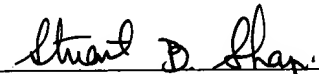
50 have been amended in accordance with the Examiner's comments. In particular, the independent claims recite the features of: a desired business transaction conducted over the network in real time; payment manually tendered by a customer at the remote site to a service provider to satisfy payment requirements of the customer selected transaction; facilitating performance and completion of the customer selected transaction over the network in real time with the particular provider processing system; accessing a web site of the particular provider processing system, wherein the web site is publicly available to network users, thereby enabling performance of the selected transaction absent a pre-arranged agreement between the service provider and a provider associated with the web site; and the service provider tendering payment over the network for the customer to complete the transaction with the particular provider processing system.

Claims 5 - 7, 23 - 24, 34 - 36 and 51 - 52 depend from independent claims 1, 22, 30 or 50 and have been amended for consistency with their amended parent claims.

Accordingly, independent claims 1, 22, 30, 50 and their corresponding dependent claims are considered to be in condition for allowance.

The application, having been shown to overcome issues raised in the Office Action, is considered to be in condition for allowance and a Notice of Allowance is earnestly solicited.

Respectfully submitted,


Stuart B. Shapiro
Registration No. 40,169

EDELL, SHAPIRO & FINNAN, LLC
1901 Research Boulevard, Suite 400
Rockville, Maryland 20850-3164
(301) 424-3640

Hand-delivered: 5/4/06